Department of the Army

Preparing for Retirement Seminar

Soldier for Life Retirement Services Office

11 May 2016

Purpose

To provide an overview of the planning needed to prepare for retirement.

NOTE: This briefing is *not* designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!

The Army Retirement Services Website

http://soldierforlife.army.mil/retirement

Soldier Life Cycle

Serve Strong

- Technical and Leadership experience
- PME supports continued development
- ACT / COOL / J
- Credentialing, tifications and Licensing

2

Start Strong

- Recruit Top 29%
- HS Diploma / College
- PaYS Partner (Partnerships for Youth Success)
- Initial Entry Training (IET)
- Army Values and Warrior

1

Remain Strong

- Community Reception
- National Guard / Reserve
- VSO / MSO
- Retired Soldiers / Veterans

4

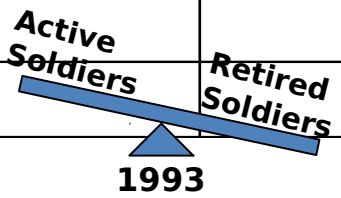
Re-integrate Strong

- SFL-Transition Assistance Program (TAP)
- Retirement Services
- National Guard / Reserve
- Army Network / Mentors
- Community Action Teams
- Apprenticeships/Internships

3

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	62,000
1960	873,000	122,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY14, the Army paid $19.0 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

Army Retirement Services

2016 Population Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
477,885	348,689	199,325	950,764	243,634	2.22M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- *Army Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

Retirement is a process, not an event!

Not retiree, Retired Soldier: Just a change of mission

AR 600-8-7 – "Retirement Services Program"

http://soldierforlife.army.mil/retirement

39,895 Soldiers retired in FY15

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family

Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

- Attend installation RSO pre-retirement and SBP briefings
- Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
- Evaluate family requirements (education, care, employment, etc.)
- Develop your Individual Transition Plan with action dates
- Investigate health and life insurance alternatives
- Consider whether you will take terminal leave or cash in unused leave

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume

For a full list, visit:
https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx

Retirement Planning
Step 1

Contact your Soldier for Life Transition Assistance Program (SFL-TAP) office for assistance in preparing for a career after military service

TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

Soldier For Life Transition Assistance Program

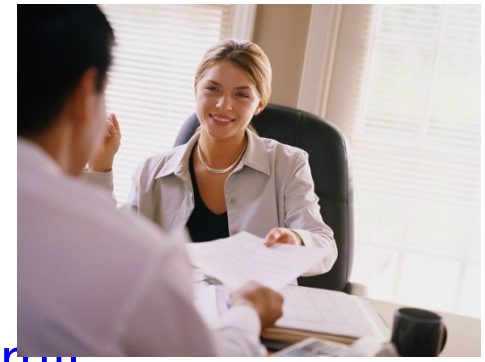
You may initiate the SFL-TAP process 24 months before retirement.

You MUST complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.

Soldiers need an average of 40 hours, spread over a six-month period of time, to take advantage of SFL-TAP services.

Consists of:

- Pre-separation counseling
- Job assistance workshops
- Individual counseling
- Job search resources



SFL-TAP Home Page: https://www.sfl-tap.army.mil

Retirement Planning
Step 2

Submit for Retirement

Applying for Active Duty Length of Service Retirement

- **How**
  - Officer - Chapter 6, AR 600-8-24
  - Enlisted - Chapter 12, AR 635-200

- **When**
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers – 9 months before start date of transition leave
    Enlisted – 9 months before retirement date

- **Where**
  - General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
  - COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
  - JAG Retirements (703) 545-2028
  - Chaplain Retirements (571) 256-8764
  - Army National Guard: State AGR Office (T32); Human Capital Management (T10)
  - All others: Local Military Personnel Office

HRC is the approval authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

In lieu of PCS – apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Active duty service obligations due to promotion, PCS,
transferring GI Bill

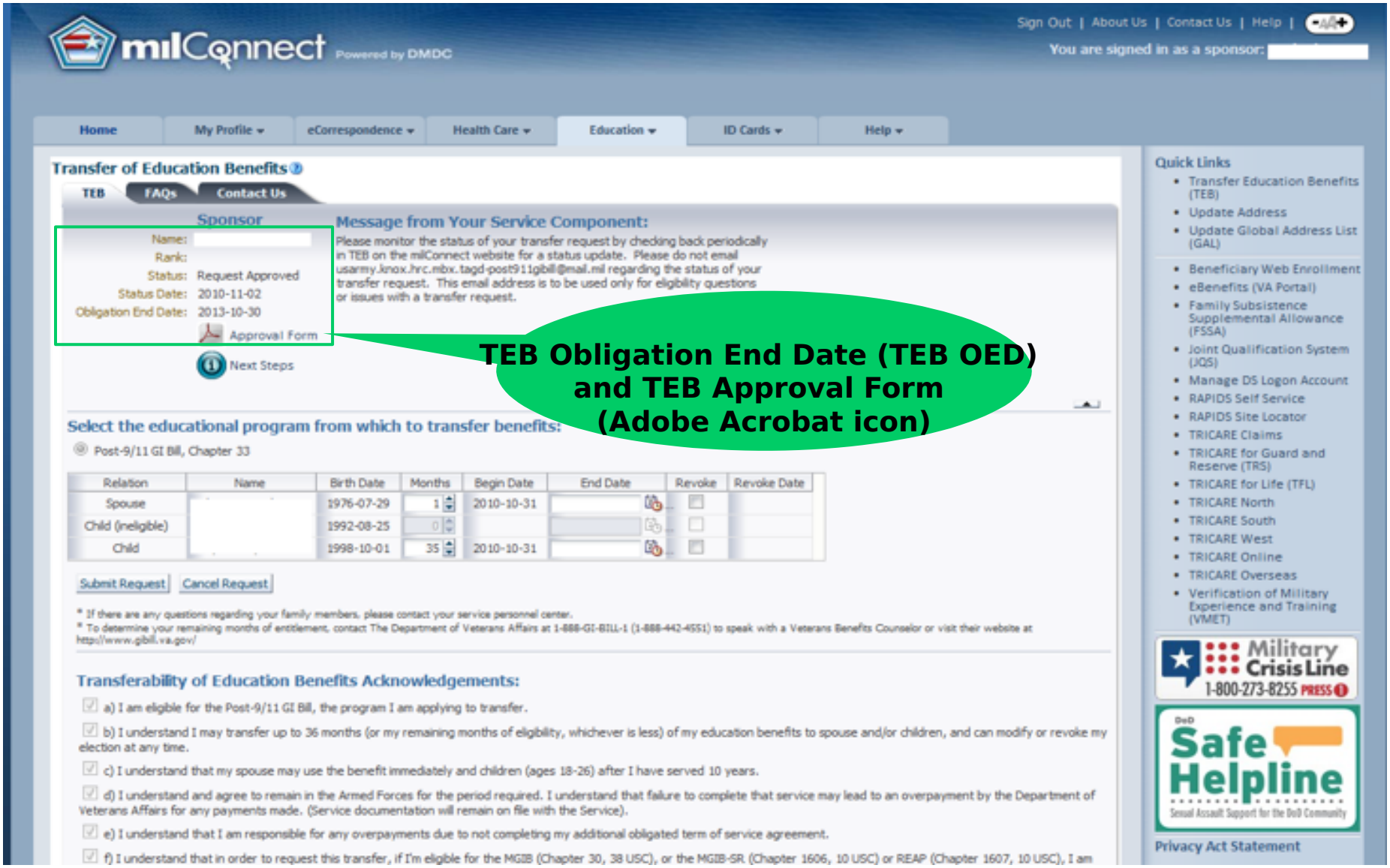
Post 9/11 GI Bill Transferability

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.

- 165 Soldiers left in FY13-15 w/o completing their ADSO.
  Result: AVG $38K debt

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil

TEB Request Page (http://milconnect.dmdc.mil)


milConnect Powered by DMDC
Sign Out | About Us | Contact Us | Help |
You are signed in as a sponsor:
Home
My Profile
eCorrespondence
Health Care
Education
ID Cards
Help
Transfer of Education Benefits
TEB
FAQs
Contact Us
Sponsor
Name:
Rank:
Status: Request Approved
Status Date: 2010-11-02
Obligation End Date: 2013-10-30
Approval Form
Next Steps
Message from Your Service Component:
Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.
TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)
Select the educational program from which to transfer benefits:
Post-9/11 GI Bill, Chapter 33
Relation
Name
Birth Date
Months
Begin Date
End Date
Revoke
Revoke Date
Spouse
1976-07-29
1
2010-10-31
Child (ineligible)
1992-08-25
0
Child
1998-10-01
35
2010-10-31
Submit Request
Cancel Request
* If there are any questions regarding your family members, please contact your service personnel center.
* To determine your remaining months of entitlement, contact The Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or visit their website at http://www.gibill.va.gov/
Transferability of Education Benefits Acknowledgements:
a) I am eligible for the Post-9/11 GI Bill, the program I am applying to transfer.
b) I understand I may transfer up to 36 months (or my remaining months of eligibility, whichever is less) of my education benefits to spouse and/or children, and can modify or revoke my election at any time.
c) I understand that my spouse may use the benefit immediately and children (ages 18-26) after I have served 10 years.
d) I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payments made. (Service documentation will remain on file with the Service).
e) I understand that I am responsible for any overpayments due to not completing my additional obligated term of service agreement.
f) I understand that in order to request this transfer, if I'm eligible for the MGIB (Chapter 30, 38 USC), or the MGIB-SR (Chapter 1606, 10 USC) or REAP (Chapter 1607, 10 USC), I am
Quick Links
Transfer Education Benefits (TEB)
Update Address
Update Global Address List (GAL)
Beneficiary Web Enrollment
eBenefits (VA Portal)
Family Subsistence Supplemental Allowance (FSSA)
Joint Qualification System (JQS)
Manage DS Logon Account
RAPIDS Self Service
RAPIDS Site Locator
TRICARE Claims
TRICARE for Guard and Reserve (TRS)
TRICARE for Life (TFL)
TRICARE North
TRICARE South
TRICARE West
TRICARE Online
TRICARE Overseas
Verification of Military Experience and Training (VMET)
Military Crisis Line 1-800-273-8255 PRESS 1
DoD Safe Helpline
Sexual Assault Support for the DoD Community
Privacy Act Statement

Non-Regular Retirement Eligibility & Transfer to Retired Reserv

- ***Acquire the minimum qualifying years***
  - 20 years for length of service retirement; 15 years for a medical retirement
  - To get your 20-Year Letter, the 6 or 8 year rule might apply. If you completed 20 years:
    - Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)
    - From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC
    - On or after 25 Apr 05: No RC service requirement
- ***Points = Retired Pay:*** verify yours are correct now!
- ***Retired Pay before 60? (Reduced Age Retirement)***
  - Federal law reduces non-regular retirement age 90 days for each 90-day increment for qualifying orders on or after 29 January 2008.
  - CAN cross fiscal year boundaries, but only if served after 1 October 2014.
  - The maximum reduction is to age 50.
- ***When to Apply to HRC:*** Request retirement application or download from HRC's website 12 months prior to eligibility date. Submit to HRC

Retirement Planning
Step 3

Contact your Retirement Services Officer and attend a Pre-Retirement Briefing

You may attend the pre-retirement briefing at any time.
We strongly recommend that you attend *BEFORE* you apply for retirement

Pre-Retirement Briefing Topics

The Soldier for Life - Transition Assistance Program is a separate program for all Soldiers leaving the Army

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service) Step 2: Determine which pay plan you are eligible for based on your DIEMS date Step 3: Use the appropriate formula to calculate your retired pay	**Where to validate your DIEMS** The brigade/installation Personnel Automation Section POC can correct DIEMS dates. The local finance office will correct the Defense Joint Military System. Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
http://myarmybenefits.us.army.mil
and click on the retirement calculator

Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

RETIRED PAY = (Years of creditable service x 2.5%) x Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

RETIRED PAY = (Years of creditable service x 2.5%) x average of highest 36 months basic pay

Typically an average of the last 36 months

Commissioned service requirement

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

30 thru 40

75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 or REDUX Pay Plan

(DIEMS 1 Aug 86 – 31 Dec 17)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1%
for each year < 30 years x average of highest 36 months of basic pay

If you took the $30K Career Status Bonus, you'll receive REDUX
If you didn't take the CSB, you'll receive High-3
REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
REDUX receives COLA minus 1%; one-time catch-up COLA at age 62;
then COLA minus 1% after age 62
Credit for all full months served (22 yrs 4 mos = 48.17%)

Years of service 20 thru 40	20	21	22	23	24	25	26	27	28	29
REDUX Multiplier % 75 - 100	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
High-36/Final Mult % 75 - 100	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go to **http://myarmybenefits.us.army.mil**
for your personal retirement calculation

Blended Retirement System

(DIEMS 1 Jan 18 and later or those with less than 12 YOS as of 1 Jan 18 who opt-in to the BRS)

RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION

DEFINED BENEFIT = Yrs of service x 2.0% x avg 36 highest months of base pay

DEFINED CONTRIBUTION

- After 60 days, automatic contributions to TSP L Fund account start:
  Government 1% & Soldier 3%
- After financial training, Soldier may change amount and TSP allocation
- After 2 years, Gov't matches Soldier's TSP contributions (until 26 YOS)
  - $ for $ match up to 3%; if Soldier contributes 4%, then Gov't 3.5%;
    if Soldier contributes 5%, then Gov't 4%
  - No matter what Soldier does, Gov't still contributes initial 1%

Blended Retirement System (Cont.)

(DIEMS 1 Jan 18 and later or those with less than 12 YOS as of 1 Jan 18 who opt-in to the BRS)

RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION

OTHER INFO

- Soldiers with 12 YOS or less on 31 Dec 17, may opt in from 1 Jan – 31 Dec 18
- Soldiers with >12 years are grandfathered in their current retired pay plan
- Continuation Pay at 12 YOS for additional 4 year commitment
- Full COLAs
- Credit for all full months served (22 yrs 4 mos = 44.67%)
- 3 payout options at retirement:
  - Full annuity
  - Reduced annuity plus 25% lump sum
  - Reduced annuity plus 50% lump sum

Comparing High 3 and the BRS

	High 3	BRS
Dates	Thru: 31 DEC 2017	Starts: 1 JAN 2018 Opt In: 1 JAN to 31 DEC 2018
Pay Formula	Yrs & mos of service x 2.5% x avg of 36 highest months of base pay	Yrs & mos of service x 2.0% x avg of 36 highest months base pay
PCT at 20 YOS	50%	40%
PCT at 30 YOS	75%	60%
PCT at 40 YOS	100%	80%
TSP	Yes, but no matching	Yes with matching
Continuation Pay	No	Yes
Lump Sum at Retirement	No	Yes (25% or 50% with full annuity at age 67)

YOS = Years of service

Income Taxes*

Federal taxes are due on all retired military compensation

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama
Hawaii
Illinois
Iowa
Kansas
Louisiana
Maine
Massachusetts
Michigan
Mississippi
New Jersey
New York
Ohio
Pennsylvania
Wisconsin

Some State Tax On Retired Pay

Arizona
Arkansas
Colorado
Connecticut
Delaware
Dakota
Idaho
Indiana
Kentucky
DC
Maryland
Missouri
Nebraska
New Mexico
North Carolina
North Georgia
Oklahoma
Oregon
South Carolina
Washington
West Virginia

State Tax on ALL Retired Pay

California
Minnesota
Montana
Rhode Island
Utah
Vermont
Virginia

Conditions or
See the
at
http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html for details.

MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. MORE
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of fallen Soldiers in the Survivor Benefits section. If you have questions or comments please contact us.
SPECIAL MODULES
Wounded, Ill and Injured
Casualty Operations
Multimedia
Soldier for Life
More Information
DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
REGISTER FOR DS LOGON
NEED BENEFITS HELP?
Contact our counselors
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
Please select...
GO

Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations

Wounded Warrior Special Module

- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module

- Survivor Benefits Report

http://myarmybenefits.us.army.mil

Links directly to DEERS information through CAC or DS Logon.

Retirement Planning Step 4

Schedule your retirement physical

Retirement Physical

Army requires a retirement physical

NET 6 months and **NLT 1 month** before retirement/start of transition leave*

Your last record of active duty health

Assists with claim for VA service-connected disability

Use the results of your retirement physical to apply for VA disability benefits under the

Benefits Delivery at Discharge (BDD) Program (60-180 days left)
Quick Start Program (<60 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA
Web site at http://www.va.gov or call 1-800-827-1000

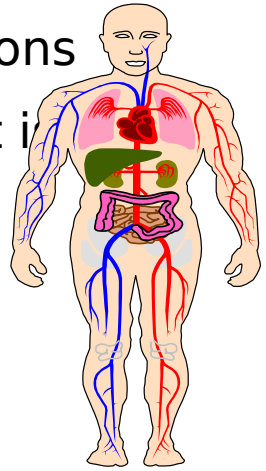
* AR 40-501

VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- 2015 basic rates: from $133 (10%) to $2907 (100%)

  (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay* offsets military retired pay $ for $
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but i not severe enough to merit disability pay

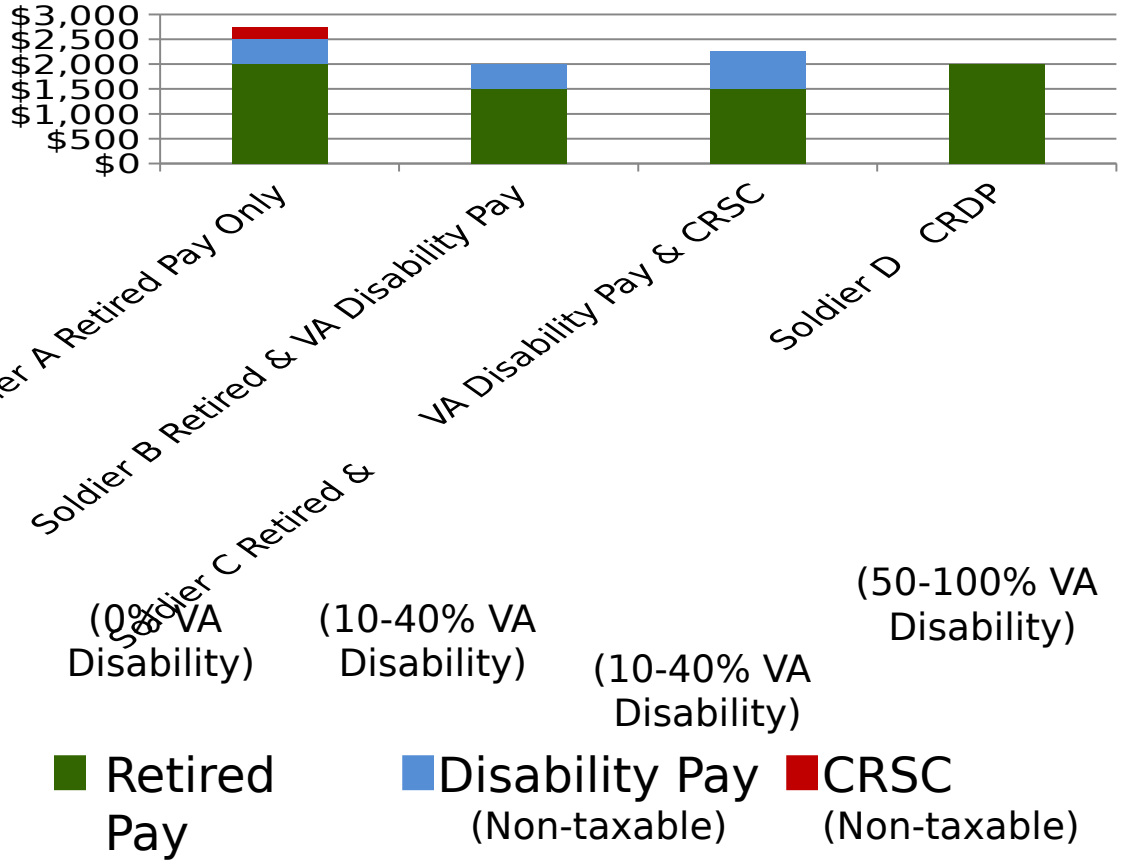


CRSC & CRDP Comparison

Combat Related Special Compensation	Concurrent Retirement and Disability Pay
Combat related disabilities • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles)	Service connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no $ for $ off-set of retired pay)
10%-100% disability rating (combat related)	50%-100% disability rating (service connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC	http://www.dfas.mil/retiredmilitary/disability/crdp.html

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service

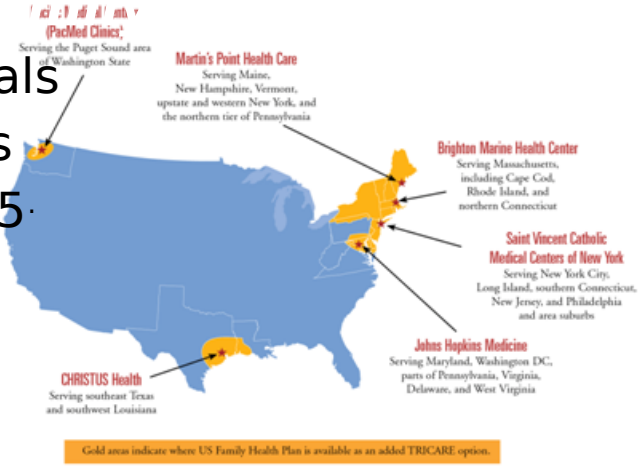
Healthcare Decisions . . .

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- **TRICARE Prime** – MTFs are principal source of health care (100% covered)
  - ❖ Annual fee is $565.20 per family or $282.60 per individual plus co-pays for treatment at non-MTF TRICARE network providers
- **TRICARE Extra** – the "preferred provider" option (80% covered/20% co-pay)
  - ❖ No enrollment fee, but $300 annual deductible and co-payments apply
- **TRICARE Standard** – "fee-for-service" option (75% covered/25% co-pay)
  - ❖ No enrollment fee, but $300 annual deductible and co-payments apply
- **TRICARE Young Adult** – for children between ages 23 and 26
  - ❖ Not subsidized by the Federal Government
- **TRICARE For Life** – Supplements Medicare when you turn 65

Healthcare Decisions . . .

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- http://www.usfhp.com/ or (800) 748-7347


(PacMed Clinics)
Serving the Puget Sound area of Washington State
Martin's Point Health Care
Serving Maine, New Hampshire, Vermont, upstate and western New York, and the northern tier of Pennsylvania
Brighton Marine Health Center
Serving Massachusetts, including Cape Cod, Rhode Island, and northern Connecticut
Saint Vincent Catholic Medical Centers of New York
Serving New York City, Long Island, southern Connecticut, New Jersey, and Philadelphia and area suburbs
Johns Hopkins Medicine
Serving Maryland, Washington DC, parts of Pennsylvania, Virginia, Delaware, and West Virginia
CHRISTUS Health
Serving southeast Texas and southwest Louisiana
Gold areas indicate where US Family Health Plan is available as an added TRICARE option.

- Vets separated under any condition other than dishonorable including Army Reserves or Army Nati called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service connected conditions. Private health insurance may reduce or eliminate the co-pay.
- Most Vets must complete a financial assessment at time of enrollment

http://www.va.gov/health/ or 1-877-222-VETS (8387)

TRICARE Retiree Dental Program

TRICARE®

DELTA DENTAL®

A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Who Is Eligible

- –Retired Soldiers of any age
- –Gray Area Soldiers, not yet age 60
- –Spouses, unremarried surviving spouses, and eligible children of both

Where It's Available

U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

What it Costs

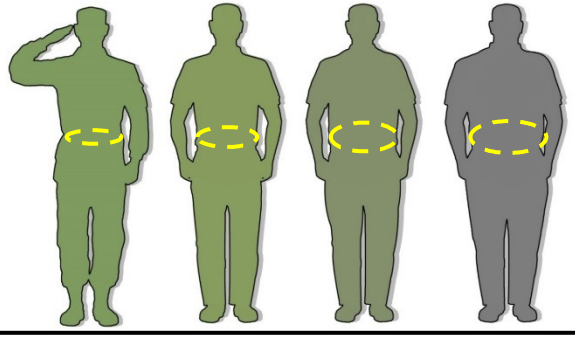
Dependent on location; monthly rates $25-$120

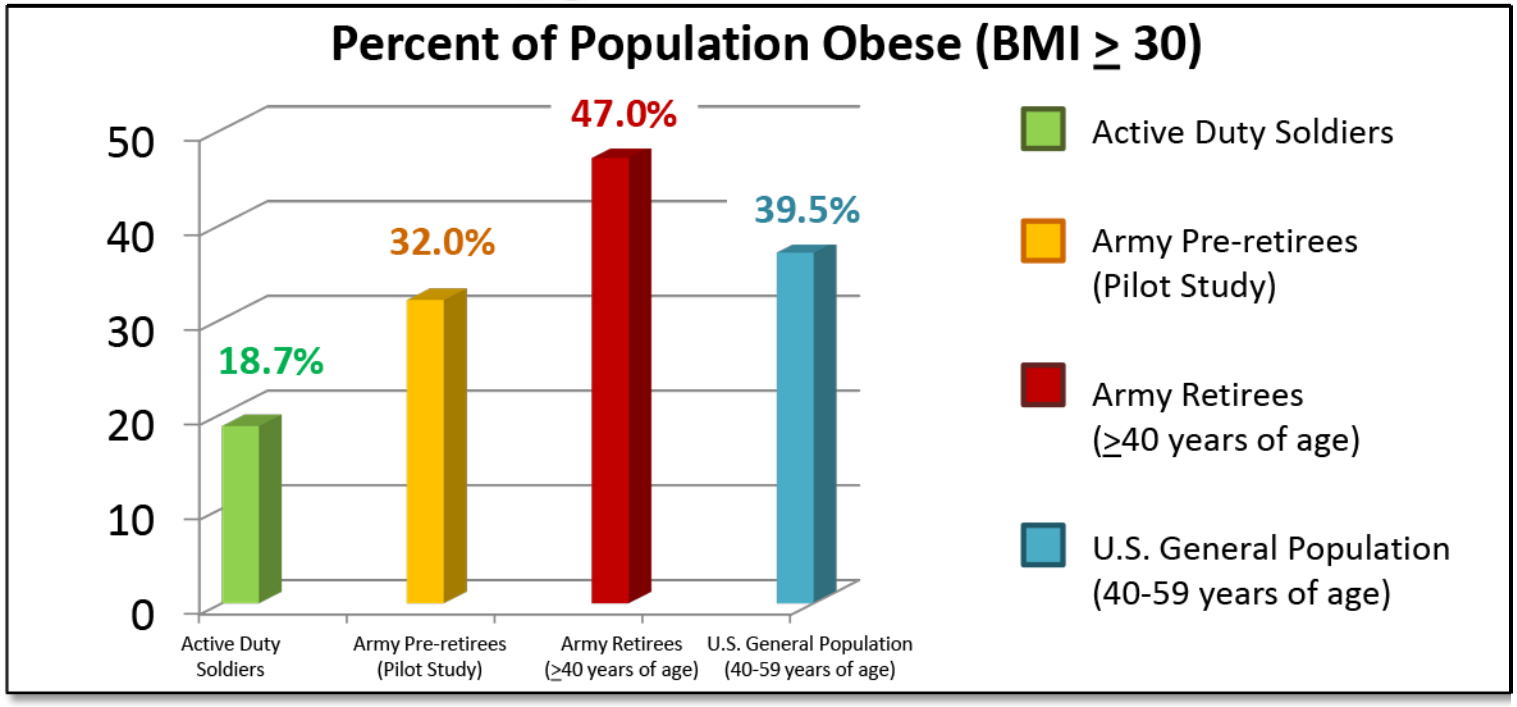
Costs borne by participant; no government subsidy

Must enroll within 120 days of retirement to avoid the 12-month waiting period for major care (e.g. crowns, bridges, implants, dentures)

See http://www.trdp.org for more details

Avoid Post-Retirement Weight Gain





***Source**: All Active Duty Soldiers (all ages) and the Army Retirees (≥ 40 years of age): ALTHA/CDM data 31 March 2014, based on last recorded ht./wt.*
***U.S. General Population**: JAMA 2014; 311(8):806-814. (**Table 4**: Adults aged 40 – 59 for all races/Hispanic origin groups)*
Website: http://jama.jamanetwork.com/article.aspx?articleid=1832542
***Army Pre-Retiree Pilot Study Data**: Public Health Assessment Report No. WS.0026997.3, April 2015. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground). N=547 of Army pre-retirees; Average Age = 44.6*

The Survivor Benefit Plan

A **critically important** part of pre-retirement planning for you and your Family!

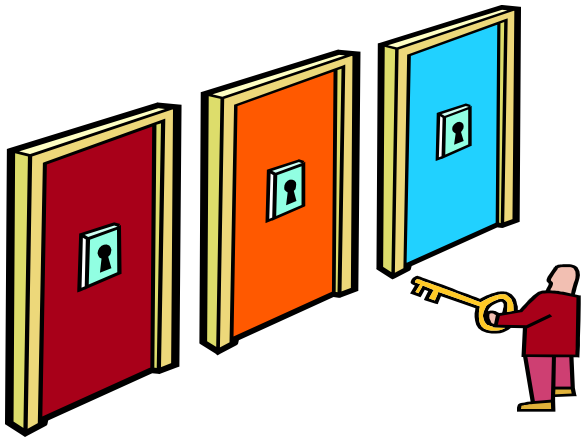
A ***financial foundation*** for your retirement

RETIRED PAY STOPS WHEN THE RETIRED SOLDIER DIES!

In FY15, 79% of Retiring Soldiers took SBP

http://soldierforlife.army.mil/retirement/sbp

SBP Elections. . .



- Must be made ***before*** retirement
- Are generally irrevocable, but ***may*** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required ***by law*** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse

Six Election Categories

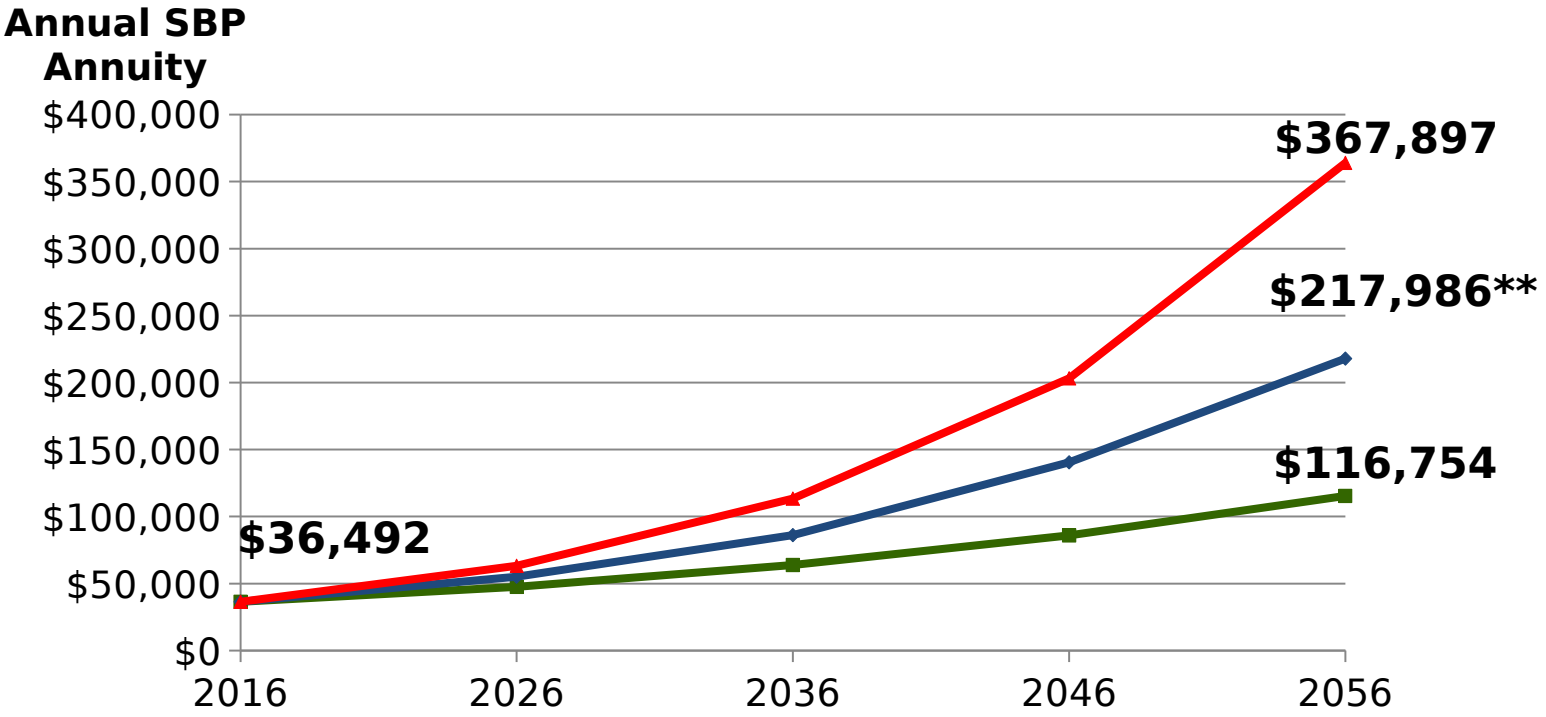
- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse Only
- Former Spouse & Children
- Insurable Interest

Spouse SBP

- Annuity is 55% of the “base amount”
- Cost is 6.5% of the “base amount”
- “Base amount” can be $300 up to full retired pay
- Annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)
- Annuity is increased by annual COLA
- Annuity is taxable as unearned income (premiums are paid with pre-tax dollars)
- Premiums are paid only when you have eligible beneficiaries. (Keep DFAS updated when beneficiaries change.)

SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a CSM who retires in 2016 with a $5,529 SBP base amount and then dies on 1 JAN 2017.



You pay in today's dollars for an SBP annuity paid in future dollars.

- **3% COLA** represents low inflation
- **4.17% COLA**** represents inflation average over previous 40 years
- **6% COLA** represents moderate inflation

All calculations are before tax dollars made using DOD Office of the Actuary tables

Spouse SBP Premium Payback Period

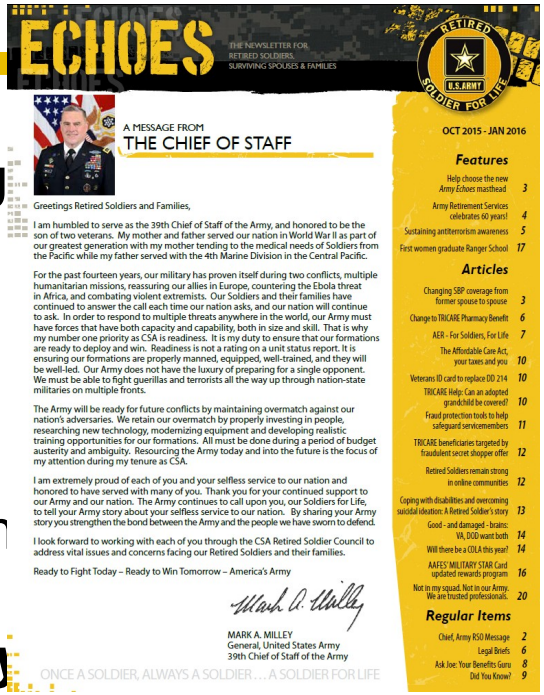
SOURCE: DOD Actuary

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not a CAC, so…
  - No access to DOD Enterprise Email
  - No access to CAC-enabled systems
  - Must change ***myPay*** account to commercial email
  - Must obtain DS Logon Account to access records and systems

DS Logon: Request an account online at
https://www.dmdc.osd.mil/identitymanagement
or visit an ID Card facility or VA Regional Office

Army Echoes


ECHOES
THE NEWSLETTER FOR RETIRED SOLDIERS SURVIVING SPOUSES & FAMILIES
RETIRED U.S.ARMY SOLDIER FOR LIFE
A MESSAGE FROM
THE CHIEF OF STAFF
Greetings Retired Soldiers and Families,
I am humbled to serve as the 39th Chief of Staff of the Army, and honored to be the son of two veterans. My mother and father served our nation in World War II as part of our greatest generation with my mother tending to the medical needs of Soldiers from the Pacific while my father served with the 4th Marine Division in the Central Pacific.
For the past fourteen years, our military has proven itself during two conflicts, multiple humanitarian missions, reassuring our allies in Europe, countering the Ebola threat in Africa, and combating violent extremists. Our Soldiers and their families have continued to answer the call each time our nation asks, and our nation will continue to ask. In order to respond to multiple threats anywhere in the world, our Army must have forces that have both capacity and capability, both in size and skill. That is why my number one priority as CSA is readiness. It is my duty to ensure that our formations are ready to deploy and win. Readiness is not a rating on a unit status report. It is ensuring our formations are properly manned, equipped, well-trained, and they will be well-led. Our Army does not have the luxury of preparing for a single opponent. We must be able to fight guerillas and terrorists all the way up through nation-state militaries on multiple fronts.
The Army will be ready for future conflicts by maintaining overmatch against our nation's adversaries. We retain our overmatch by properly investing in people, researching new technology, modernizing equipment and developing realistic training opportunities for our formations. All must be done during a period of budget austerity and ambiguity. Resourcing the Army today and into the future is the focus of my attention during my tenure as CSA.
I am extremely proud of each of you and your selfless service to our nation and honored to have served with many of you. Thank you for your continued support to our Army and our nation. The Army continues to call upon you, our Soldiers for Life, to tell your Army story about your selfless service to our nation. By sharing your Army story you strengthen the bond between the Army and the people we have sworn to defend.
I look forward to working with each of you through the CSA Retired Soldier Council to address vital issues and concerns facing our Retired Soldiers and their families.
Ready to Fight Today – Ready to Win Tomorrow – America's Army
MARK A. MILLEY
General, United States Army
39th Chief of Staff of the Army
ONCE A SOLDIER, ALWAYS A SOLDIER…. A SOLDIER FOR LIFE
OCT 2015 - JAN 2016
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- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with ***myPay*** accounts now receive *Army Echoes* electronically at their email addresses in ***my***

Change your email address in myPay to a commercial email address before you retire!

- Receive *Army Echoes* ***BEFORE*** you retire! Subscribe at

https://soldierforlife.army.mil/retirement/echoes-subscription

.

- Subscribe to the ***Army Echoes*** **Blog** to receive frequent news between editions at http://soldierforlife.army.mil/retirement/blog

Soldier for Life Branding

Soldier for Life logo and window sticker

TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

US Army Lapel Button

US Army Retired Lapel Button

US Army Retired ID Badge

Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who gives pre-retirement briefings and answers questions one on one.

Joint Base Myer-Henderson Hall Pre-Retirement Briefing held the first Tuesday of each month in Town Hall (Bldg 243), 0800-1200. RSO contact information (703) 696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

Fort Belvoir Pre-Retirement Briefing The briefings are conducted the 1st or 2nd Wednesday of every OTHER month, at the Barden Education Center (Bldg 1017), 0800-1200. RSO contact information (703) 806-4551 or (703) 806-4084, email gwendolyn.s.lott.civ@mail.mil, to verify the date and register.

Fort Meade Pre-Retirement Briefing held the 2nd and 4th Friday

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage http://soldierforlife.army.mil/retirement
  - DA Pre-Retirement Counseling Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at http://myarmybenefits.us.army.mil/
- Army Installation Retirement Services Officers (RSOs) http://soldierforlife.army.mil/retirement/rso
- HRC Reserve Retirements Branch https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements
- USAR Regional Support Command RSOs listed at: http://soldierforlife.army.mil/retirement/reservecomponent
- State RSOs can assist National Guard Soldiers

  http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html

For more information

Army

http://soldierforlife.army.mil/retirement

Air Force

http://www.retirees.af.mil/

Navy

http://
www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps

https://
www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR

Coast Guard

Thank you for your service!!

QUESTIONS?